

I enrolled in the American Veterinary Medical Association Group Health and Life Insurance Trust health insurance program upon graduation from veterinary school in 1983. I also started a Health Savings Account in connection with the plan when they first became available. The Trust Plan was a bona fide association plan and available to AVMA members and their families. The policies were underwritten by a major insurance company, most recently New York Life, whose participation in the health care market was limited to association plans. The policies were good ones; affordable, comprehensive, and portable. One could see any doctor or go to any hospital anywhere. This was quite important as I have lived and practiced in 4 locations in 3 states in the past 30 years. I currently live in a very rural area of Southern California on the border of Arizona. The nearest towns to mine, and where my doctors and hospital are located, are in Arizona.

Late last year we were informed by the Trust that New York Life was no longer going to underwrite the Plan as of January 1, 2014. The reasons given were that 1) our association plan was no longer "bona fide" and 2) since New York Life was providing health insurance to some, it would have to start providing it for everyone. New York Life has completely withdrawn from the health care market. Attempts by the Trust to secure another underwriter have been unsuccessful.

When the Affordable Care Act was first announced I was not concerned, as President Obama and prominent members of Congress stated emphatically the you could keep your current health insurance. They were wrong and should have known. I would perhaps excuse Ms. Pelosi since she had not yet read the bill but ignorance, even in my profession, is a poor excuse.

I have not yet secured new health insurance for myself and my granddaughter (my wife and I are legal guardians). I have not yet worked hard to do so but looking on the internet at what is available has so far been disappointing. My greatest concern is portability. All of the plans are in provider networks, and it is not clear to me if these will cross state lines. If not, I will have to travel an extra 100 miles (no exaggeration) to the nearest California city for my health care.

As a veterinarian I make a decent living, but after 30 years in practice I cannot yet afford to retire. No one pays for my retirement but myself. No one but me pays for my health insurance. Obamacare is probably not going to bankrupt me but it certainly will have an effect on my plans for the future.

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